

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: RENNELL, RICHARD J, JR.

§ Case No. 15-81585

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Debtor(s)

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**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JOSEPH D. OLSEN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

327 South Church Street, Room #1100
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30am on 01/27/2016 in Courtroom 3100, United States Courthouse, 327 South Court Street, #3100 Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated : 12/30/2015

By: /s/JOSEPH D. OLSEN

Trustee

JOSEPH D. OLSEN
1318 EAST STATE STREET
ROCKFORD, IL 61104-2228
(815) 965-8635
JOlsenlaw@comcast.net

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: RENNELL, RICHARD J, JR.

§ Case No. 15-81585

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**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 13,000.00
and approved disbursements of \$ 38.04
leaving a balance on hand of ¹ \$ 12,961.96

Balance on hand: \$ 12,961.96

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 12,961.96

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JOSEPH D. OLSEN	2,050.00	0.00	2,050.00
Trustee, Expenses - JOSEPH D. OLSEN	47.78	0.00	47.78
Attorney for Trustee, Fees - YALDEN, OLSEN & WILLETTE	1,161.00	0.00	1,161.00

Total to be paid for chapter 7 administration expenses: \$ 3,258.78

Remaining balance: \$ 9,703.18

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 9,703.18

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$21,431.12 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Kristen E. Rennell	21,431.12	0.00	9,703.18

Total to be paid for priority claims: \$ 9,703.18

Remaining balance: \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 181,195.24 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	US Department of Education	55,952.65	0.00	0.00
3	Portfolio Recovery Associates, LLC	2,674.43	0.00	0.00
4	Richard J. Rennell Jr.	90,980.33	0.00	0.00
5	EnerBank USA	3,178.72	0.00	0.00
6	KeyBank N.A.	28,409.11	0.00	0.00

Total to be paid for timely general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/JOSEPH D. OLSEN
Trustee

JOSEPH D. OLSEN
1318 EAST STATE STREET
ROCKFORD, IL 61104-2228
(815) 965-8635
JOlsenlaw@comcast.net

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 6 of 7
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Richard J Rennell, Jr.
 Debtor

Case No. 15-81585-TML
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-3

User: mreilly
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Jan 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2016.

db
 23395346 +Richard J Rennell, Jr., 8515 Watson Circle, Lakewood, IL 60014-3351
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)
 23395345 +Bank of America, Correspondence Unit/CA6-919-02-41, Po Box 5170,
 Simi Valley, CA 93062-5170
 23431838 Caliber Home Loans Inc. servicing agent for, U.S. Bank Trust, N.A.,
 c/o Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
 23395347 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 23395348 Citibank/bestbuy, p) Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
 24028053 +EnerBank USA, 1245 East Brickyard Road, Suite 600, Salt Lake City, UT 84106-2562
 23884905 +Kristen E Rennell, 5 Castle Pines Court, Lake in the Hills, IL 60156-4498
 23395353 +Kristin E Rennell, 5 Castle Pine Ct, Lake in the Hills, IL 60156-4498
 23395354 +Kukowski, Rogers, Flood and McArdle, 50 N Virginia S, Crystal Lake, IL 60014-4126
 23395356 +Northern Trust, Na, 50 S Lasalle St # B-1, Chicago, IL 60603-1003
 24026938 +Richard J. Rennell Jr., 50 N. Virginia St., Crystal Lake, IL 60014-4126
 23395357 US Bank Home Mortgage, ATTN: BK Department, PO Box 5229, Cincinnati, OH 42304
 23892701 US Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973
 23395358 +Us Dept Of Ed/glelsi, 2401 International, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23395349 +E-mail/Text: legalcollections@comed.com Jan 06 2016 01:42:42 Commonwealth Edison,
 3 Lincoln Center, Attn: Bankruptcy Department, Oakbrook Terrace, IL 60181-4204
 23395350 +E-mail/Text: bbagley@enerbankusa.com Jan 06 2016 01:40:39 Enerbank Usa,
 1945 W Parnall Rd Ste 22, Jackson, MI 49201-8658
 23395351 +E-mail/Text: bankruptcy@hraccounts.com Jan 06 2016 01:40:16 H & R Accounts Inc,
 7017 John Deere Pkwy, Moline, IL 61265-8072
 24028556 +E-mail/Text: inbound_collections@keybank.com Jan 06 2016 01:41:44 KeyBank N.A.,
 4910 Tiedeman Rd., Brooklyn, OH 44144-2338
 23395352 +E-mail/Text: inbound_collections@keybank.com Jan 06 2016 01:41:44 Keybank NA,
 Key Bank; Attention: Recovery Payment Pr, 4910 Tiedeman Road (Routing Code: 08-01-,
 Brooklyn, OH 44144-2338
 23395355 E-mail/Text: bankruptcy@landmarkcu.com Jan 06 2016 01:41:28 Landmark Credit Union,
 5445 Sw Ridge Dr., New Berlin, WI 53151
 24025791 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 06 2016 01:36:57
 Portfolio Recovery Associates, LLC, Successor to CITIBANK, N.A., (BEST BUY), POB 41067,
 Norfolk, VA 23541

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 30, 2015 at the address(es) listed below:

Craig A Willette on behalf of Trustee Joseph D Olsen craigwillette@comcast.net
 Heather M Neveu on behalf of Plaintiff Kristen E. Rennell heatherneveu@gmail.com
 Joseph D Olsen Jolsenlaw@comcast.net, IL46@ECFCBIS.com
 Joseph D Olsen on behalf of Trustee Joseph D Olsen jolsenlaw@aol.com,
 G28896@notify.cincompass.com
 Keith Levy on behalf of Creditor US Bank Trust, N.A. amps@manleydeas.com
 Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov

District/off: 0752-3

User: mreilly
Form ID: pdf006

Page 2 of 2
Total Noticed: 22

Date Rcvd: Jan 05, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Stephen S Newland on behalf of Debtor 1 Richard J Rennell, Jr. steve@newlandlaw.com,
mike@newlandlaw.com;lori@newlandlaw.com

TOTAL: 7